



Cornell University Office of Human Resources

Summary of Benefits for Contract College Employees on Military Leave

The following benefit plans are available to contract college employees while on an unpaid military leave of absence.

New York State Health Insurance Program (NYSHIP)

The state Department of Civil Service will cancel your individual health coverage while you are on unpaid military leave, since you will be covered by the military health plan, TriCare, while on active duty. If you have had family coverage for at least 30 days prior to your call to active service, NYSHIP continues coverage for your dependents at no cost for up to 12 months from the date of activation, or until you return to NYSHIP covered employment, or you are no longer on active military duty, whichever occurs first. If you do not return to state service, COBRA coverage would be available.

Individual and family coverage will be reinstated immediately upon returning to the payroll in a benefits-eligible position.

Dental

Civil Service will also cancel your individual dental coverage while you are on unpaid leave. If you have had family coverage for at least 30 days prior to your call to active service, NYSHIP coverage continues for dependents at no cost for up to 12 months from the date of activation, or until you return to NYSHIP, or you are no longer on active military duty, whichever occurs first. If you do not return to state service, COBRA coverage would be available.

Individual and family coverage will be reinstated immediately upon returning to the payroll in a benefits-eligible position.

Retirement Plans

New York State Employees' Retirement System (NYSERS)

There are specific terms and conditions that need to be met in order to receive service credit for the time that you are on an unpaid military leave. In addition, there are military service credit buy-back provisions available if you meet eligibility criteria. Contact Benefit Services prior to your leave or upon re-employment for additional information.

Optional Retirement Plan (ORP)

No contributions are made during your unpaid leave of absence and there are no military service credit buy-back provisions. Contributions continue upon re-employment in a benefits-eligible position.

Cornell-Provided Benefits

Basic Life Insurance Plan

This benefit is fully available to persons on the SUNY-ORP retirement system because these participants do not have a retirement plan based death benefit. Persons on the NYERS retirement plan do have a death benefit as part of their retirement benefits package, which offsets the Cornell Basic Life Insurance plan.

So, if the Cornell plan is your primary coverage, you will have continued coverage for the first 31 days of military leave. For longer duration leaves, you will be billed for the nominal cost of the coverage, which will continue as long as you pay the premium. Death by any cause will generate a life insurance benefit under this Cornell plan.

If you do not pay for coverage during your leave, you will be reinstated upon re-employment in a benefits-eligible position.

Short Term Disability

Employees are covered for the first 31 days of military leave on the short-term disability plan, based on the most recent compensation as an active Cornell employee. Beyond 31 days, there is no short-term disability income benefit from Cornell.

You are eligible for short-term disability coverage upon re-employment in a benefits - eligible position.

Long Term Disability

You are not covered for any injury/disability incurred while on leave. You are eligible for long-term disability coverage upon re-employment in a benefits-eligible position.

Cornell Children's Tuition Scholarship (CCTS) Plan

You continue to be eligible for CCTS while on leave as long as you were eligible prior to your leave. Your dependents continue to be eligible for CCTS in the event of your death.

Employee Assistance Program (EAP)

Your family continues to be eligible to use EAP while you are on leave. Coverage continues upon re-employment.

Tax Deferred Annuity (TDA) Plan

Contributions are not made while you are on an unpaid leave of absence. Your contributions will continue upon re-employment if you are enrolled in the TDA plan.

Select Benefits

Medical care reimbursement account: your contributions stop while you are on unpaid leave. If you have a balance in your account, you can continue to receive reimbursement of medical expenses incurred before your leave. You may remit expenses incurred after your leave began only if you continue to participate in the Select Benefits program by making contributions on an after-tax basis.

Dependent care reimbursement account: your contributions stop while you are on unpaid leave. You may continue to remit expenses incurred during the plan year against any unused balance until the funds are exhausted or the plan year ends, whichever is first.

If you are re-employed by Cornell during the same plan year, you may again enroll in the Select Benefits plan. However, federal regulations require that you enroll at the same contribution level you previously designated for either reimbursement account.

A spouse may want to consider enrolling in a pre-tax program at his/her place of employment to continue receiving tax savings.

Group Universal Life (GUL) Insurance

This life insurance plan is designed to be portable. So, you can continue the policy while you are off payroll indefinitely. You will be direct billed by CIGNA Group Insurance for continuing coverage while you are on unpaid leave. You will be billed at active rates while on military leave. Death by any cause generates a life insurance benefit payment.

If you do not choose to pay for continued coverage under this plan while you are on leave, you can re-apply upon re-employment in a benefits-eligible position. However, you will need to supply evidence of insurability when you re-apply.

Personal Accident Insurance (PAI)

You are direct billed by CIGNA Group Insurance for continuing coverage while you are on unpaid leave. You will be billed at active rates while on military leave. You will need to continue your coverage if you want to cover your family during this time. However, you need to know that no benefits will be paid for you for loss resulting from declared or undeclared acts of war. No benefits will be paid for loss resulting from an accident that occurs while you are serving on full-time active duty for more than 30 days in any armed forces. You may re-enroll upon re-employment with no medical questions if you choose not to continue coverage during your leave.

Long Term Care

This plan is also portable indefinitely. You can continue coverage while you are off payroll. You will be direct billed by CNA for continuing coverage while you are on unpaid leave.

NY Section 529 College Savings Plan

If you are using payroll deduction for enrollment in this plan, you will need to notify UPromise, the plan administrator, that you will be on a military leave. You will be able to discuss your future options with them.

Auto and Homeowner's Insurance

You will be direct billed by [Marsh@Work](#) Solutions while you are on unpaid leave. You will not be eligible to receive the 8% discount for payroll deduction, but you will receive the 15% group discount. Payroll deduction continues upon re-employment.

Paid Time Off

Vacation, Holiday, Sick Leave, Health Care Leave, Personal Leave

Accruals stop while you are on unpaid leave. Time banks/accruals are reinstated upon re-employment.

Educational Opportunities

Employee Tuition Assistance

Employee Degree Program

Extramural Program (Cornell academic courses)

The educational benefits are not available to you while on unpaid leave.

Government Mandated Benefits

Social Security

Contributions to Social Security are not made while you are on unpaid leave.

Workers' Compensation

You do not have Workers' Compensation coverage while you are on leave. Coverage is reinstated upon re-employment.

Unemployment Insurance

Coverage is reinstated upon re-employment.

For More Information

More detailed information regarding these benefit programs is contained in the Office of Human Resources website <www.ohr.cornell.edu/index.html> If you have any questions about this summary or your employee benefit plans, contact Benefit Services, 130 Day Hall, (607) 255-3936, or email benefits@cornell.edu.

While every attempt has been made to ensure the accuracy of this *Summary of Benefits*, the legal documents prevail in the event of a discrepancy. The representations in this *Summary of Benefits* are not intended to create a contract between the University and its staff. These policies and benefits are not conditions of employment and are subject to change.

The University reserves the right to amend, modify or terminate, in its sole discretion, any provision contained herein.